

September 12, 2008
PUBLIC NOTICE # 2008-37

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

###

(see attached list)

California Department of Insurance
Public Notice Filing
September 12, 2008

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-11965	0012	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-MOTORCYCLE	
08-11966		21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	ARF08-VAR. 2B, 3 - MOTORCYCLE	-0.05
08-11942	0012	AIG CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-11911		AIG PREMIER INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	AIG PRIVATE CLIENT GRP PERSONAL	
08-11931		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS		
08-11887		AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	AFFINITY GROUP RENTERS	
08-11957		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROG WITH VAR	VAR 4 ARIC SPECIAL COMMERCIAL	0
08-11960		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROG WITH VAR	VAR 4-ARIC SPECIAL COMMERCIAL	0
08-11961		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROG WITH VAR	VAR 4-ARIC SPECIAL COMMERCIAL	0
08-11967		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROG WITH VAR	VAR4-ARIC SPECIAL COMMERCIAL	0
08-11969		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROG WITH VAR	VAR 4-PROD.LIAB-ARIC SPECIAL COMMERCIAL	0
08-11971		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROG WITH VAR	VAR 4 - ARIC SPECIAL COMMERCIAL	0
08-11925	1330	BALBOA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	COUNTRYWIDE AUTO	
08-11930		CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	
08-11943	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-11892		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.1
08-11927		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	COMMERCIAL PACKAGE POLICY	-20.4
08-11912		EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		

PN#: 2008-37

* If no % rate change is indicated, the amount has not yet been determined:

California Department of Insurance
Public Notice Filing
September 12, 2008

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-11909	0670	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-PREFERRED-ALL PROGRAMS	
08-11910		FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-FIDELITY NATIONAL EMPLOYEES	2.79
08-11914		FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-EDUCATORS	2.79
08-11915		FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-CALIFORNIA MEDICAL ASSOCIATION	2.79
08-11917		FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08 - BASIC	2.79
08-11928		GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-STANDARD VAR-8D	-9.03
08-11944	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-11929		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	architects, engineers, and construction managers E	0
08-11896		INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-11945	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-10043		LINCOLN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	NATION SAFE DRIVERS DISCOUNT CLUB	11.4
08-10054		LINCOLN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	ARF08 VAR. 8B CA STANDARD PREFERRED	12.6
08-11946	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-11889		NAVIGATORS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LUMBER	0
08-11947	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
08-11935	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS		
08-11948	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
08-11936	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS		

PN#: 2008-37

* If no % rate change is indicated, the amount has not yet been determined:

California Department of Insurance
Public Notice Filing
September 12, 2008

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-11949	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
08-11888		NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB MISC	0
08-11939		OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	INLAND MARINE	RULE CHANGE		0
08-11446	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08 - RECREATIONAL VEHICLE	5.12
08-11447	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08 - RECREATIONAL VEHICLE	5.12
08-11913		SECURIAN CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COLLATERAL PROTECTION INSURANCE	
08-11891		SPARTA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP - EQUIPMENT BREAKDOWN	0
08-11919		STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AGRICULTURAL, AUTO REPOSSESSORS	
08-11956		TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	AUTO LIABILITY	BOTH RATE & FORM	PREMIUM HOTEL RPG	8
08-11952		TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM		0
08-11883	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
08-11932	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-11886	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		
08-11933	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-11953		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE & FORM	LIQUOR LIABILITY	0.3
08-11958		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP-HOMEBIZ PRODUCT	0
08-11937	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	FORMS		
08-11950	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIDELITY	FORMS	NONE	

PN#: 2008-37

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing
September 12, 2008**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
54 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

California Department of Insurance

Public Notice Filing Errata Report

September 12, 2008

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	08-11631	9/5/2008	Cardif Property and Casualty Insurance Company	Personal Auto Liability and Physical Damage	New Program	Mechanical Breakdown - Group	0.00%
Correct	08-11631	9/5/2008	Cardif Property and Casualty Insurance Company	Personal Auto Physical Damage	New Program	Mechanical Breakdown - Group	0.00%
Incorrect	08-11532	8/29/2008	Liberty Mutual Fire Insurance Company	Personal Auto Liability and Physical Damage	Rate	ARF08 - Basic	5.33%
Correct	08-11532	8/29/2008	Liberty Mutual Fire Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	ARF08 - Var 7F, 8A -Basic	5.33%
Incorrect	08-11514	8/29/2008	Liberty Mutual Fire Insurance Company	Personal Auto Liability and Physical Damage	Rate	ARF08 - Group Saving Plus	4.94%
Correct	0811514	8/29/2008	Liberty Mutual Fire Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	ARF08 - Var 7F, 8A - Group Saving Plus	4.94%
Incorrect	08-11542	8/29/2008	Liberty Mutual Fire Insurance Company	Personal Auto Liability and Physical Damage	Rate	ARF08 - Educators/Corporate & Technical	3.24%
Correct	08-11542	8/29/2008	Liberty Mutual Fire Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	ARF08 - Var 7F, 8A - Educators/Corporate & Technical	3.24%
Incorrect	08-11578	8/29/2008	Liberty Mutual Fire Insurance Company	Personal Auto Liability and Physical Damage	Rate	ARF08 - Alumni	4.48%
Correct	08-11578	8/29/2008	Liberty Mutual Fire Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	ARF08 - Var 7F, 8A - Alumni	4.48%
Incorrect	08-11187	8/22/2008	Unigard Indemnity Company	Personal Farmowners Multi-Peril	Forms		
Correct	08-11187	8/22/2008	Unigard Indemnity Company	Commercial Farmowners Multi-Peril	Forms		
Incorrect	08-11188	8/22/2008	Unigard Insurance Company	Personal Farmowners Multi-Peril	Forms		
Correct	08-11188	8/22/2008	Unigard Insurance Company	Commercial Farmowners Multi-Peril	Forms		

*If no % overall rate change is indicated, the amount has not yet been determined.

PN#: 2008-37

Page 1 of 1